WHAT IS CLAIMED IS:

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George Heart

- 1. A substrate bearing a low-emissivity coating, the low-emissivity coating comprising, moving outwardly from the substrate:
- a) a first film layer comprising silicon dioxide formed directly upon the substrate at a thickness of less than 100 angstroms;
 - b) a second film layer comprising a transparent dielectric material;
- 10 c) a third film layer comprising an infrared-reflective material; and
 - d) a fourth film layer comprising a transparent dielectric material.
 - 2. The substrate of claim 1 wherein the first film layer comprising silicon dioxide has a thickness of less than about 90 angstroms.
 - 3. The substrate of claim 2 wherein the first film layer comprising silicon dioxide has a thickness of between about 50 angstroms and about 90 angstroms.
 - 4. The substrate of claim 3 wherein the first film layer comprising silicon dioxide has a thickness of about 75 angstroms.
 - 5. The substrate of claim 1 wherein the second film layer comprises silicon nitride.
- 25 6. The substrate of claim 5 wherein the second film layer comprising silicon nitride is formed directly upon the first film layer comprising silicon dioxide.
 - 7. The substrate of claim 1 wherein the second film layer comprises zinc oxide.

- 8. The substrate of claim 7 wherein the third film layer is formed directly upon the second film layer comprising zinc oxide and said infrared-reflective material is silver.
- 5 9. The substrate of claim 1 further comprising a protective film layer positioned between the third and fourth film layers, the protective film layer being formed directly upon the third film layer.
- 10. The substrate of claim 9 wherein the protective film layer comprises a material selected from the group consisting of niobium, titanium, nickel, and chromium.
 - 11. The substrate of claim 1 wherein the fourth film layer comprises zinc oxide.
 - 12. The substrate of claim 1 wherein the fourth film layer comprises silicon nitride.
 - 13. The substrate of claim 1 further comprising a titanium nitride film layer further from the substrate than the fourth film layer.
 - 14. The substrate of claim 1 further comprising a chemically durable film layer further from the substrate than the fourth film layer, the chemically durable film layer comprising silicon nitride.
 - 15. The substrate of claim 1 further comprising a titanium nitride film layer and a chemically durable film layer, both being further from the substrate than the fourth film layer, wherein the chemically durable film layer comprises silicon nitride.
 - 16. The substrate of claim 1 further comprising:

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a) a fifth film layer comprising an infrared-reflective material; and

- b) a sixth film layer comprising a transparent dielectric material.
- 17. The substrate of claim 16 wherein said infrared-reflective material is silver.
- 5 18. The substrate of claim 17 wherein the fifth film layer is formed directly upon the fourth film layer and the fourth film layer comprises zinc oxide.
 - 19. The substrate of claim 16 further comprising a protective film layer positioned between the fifth and sixth film layers, the protective film layer being formed directly upon the fifth film layer.

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- 20. The substrate of claim 19 wherein the protective film layer comprises a material selected from the group consisting of niobium, titanium, nickel, and chromium.
- 21. A substrate bearing a silver-based low-emissivity coating, the low-emissivity coating including a first film layer comprising silicon dioxide formed directly upon the substrate at a thickness of less than 100 angstroms, the coating further including at least one infrared-reflective silver-containing film layer.
- 22. The substrate of claim 21 wherein the silver-based low-emissivity coating includes at least two infrared-reflective silver-containing film layers.
- 23. A transparent substrate having a given index of refraction, the substrate bearing a low-emissivity coating comprising, moving outwardly from the substrate:
 - a first film layer comprising transparent material having an index of refraction substantially equal to that of the substrate, the first film layer being formed directly upon the substrate at a thickness of less than 100 angstroms;
 - b) a second film layer comprising a transparent dielectric material;

- c) a third film layer comprising an infrared-reflective material; and
- d) a fourth film layer comprising a transparent dielectric material.
- 24. The substrate of claim 23 wherein the index of refraction of the substrate is between about 1.4 and about 1.5.
- The substrate of claim 24 wherein the index of refraction of the transparent material of the first film layer is between about 1.4 and about 1.5.

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- 26. The substrate of claim 23 wherein the first film layer has a thickness of less than about 90 angstroms.
- 27. The substrate of claim 23 wherein the transparent material of the first film layer is silicon dioxide.
- 28. The substrate of claim 27 wherein the substrate is a sheet of soda lime glass.
- 29. A transparent substrate having a given index of refraction, the substrate having a moisture-corroded major surface bearing a low-emissivity coating comprising, moving outwardly from the substrate:
- a) a first film layer of amorphous material formed directly upon said moisturecorroded major surface of the substrate, the first film layer having a thickness of less than 100 angstroms;
 - b) a second film layer comprising a transparent dielectric material;
- 30 c) a third film layer comprising an infrared-reflective material; and

- d) a fourth film layer comprising a transparent dielectric material.
- 30. A substrate bearing a low-emissivity coating, the low-emissivity coating comprising, moving outwardly from the substrate:

- a) a first film layer comprising silicon dioxide formed directly on the substrate;
- b) a second film layer comprising a transparent dielectric material;
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- c) a third film layer comprising an infrared-reflective material;
- d) an intermediate film region comprising at least three film layers;
- f) a seventh film layer comprising an infrared-reflective material; and
- g) an eighth film layer comprising a transparent dielectric material.
- 31. The substrate of claim 30 further comprising a protective film layer positioned between the third film layer and the intermediate film region, the protective film layer being formed directly upon the third film layer.
- 32. The substrate of claim 31 wherein the protective film layer comprises a material selected from the group comprising niobium, titanium, nickel, and chromium.
- 25 33. The substrate of claim 30 wherein the intermediate film region includes at least one substantially amorphous film layer.
 - 34. The substrate of claim 33 wherein said substantially amorphous film layer is silicon nitride.

- 35. The substrate of claim 30 wherein each of said three film layers in the intermediate film region has a physical thickness of no more than about 250Å.
- The substrate of claim 30 wherein each of said three film layers in the
 intermediate film region is formed of a different material than each film layer contiguous thereto.
 - 37. The substrate of claim 30 wherein said three film layers in the intermediate film region are formed respectively of a zinc oxide, a silicon nitride, and a zinc oxide.
 - 38. The substrate of claim 37 wherein said silicon nitride film layer is positioned between said zinc oxide film layers.

- 39. The substrate of claim 30 wherein the intermediate film region comprises at least five film layers.
- 40. The substrate of claim 39 wherein the intermediate film region comprises alternating film layers of zinc oxide and silicon nitride.
- 41. The substrate of claim 40 wherein the intermediate film region comprises three zinc oxide film layers and two silicon nitride film layers.
- 42. The substrate of claim 30 wherein the first film layer comprising silicon dioxide has a thickness of less than 100 angstroms.
- 43. The substrate of claim 42 wherein the first film layer comprising silicon dioxide has a thickness of between about 50 angstroms and about 90 angstroms.
- 44. A substrate bearing a low-emissivity coating, the low-emissivity coating comprising, moving outwardly from the substrate:

- a first film layer comprising silicon dioxide formed directly upon the substrate;
- b) a second film layer comprising a transparent dielectric material;
- 5 c) a third film layer comprising an infrared-reflective material;
 - d) a fourth, protective film layer formed directly upon the third film layer, the fourth, protective film layer being a niobium-containing film layer; and
 - e) a fifth film layer comprising a transparent dielectric material.
 - 45. The substrate of claim 44 further comprising:
 - a) a sixth film layer comprising an infrared-reflective material;
 - b) a seventh, protective film layer formed directly upon the sixth film layer, the seventh, protective film layer being a niobium-containing film layer; and
 - c) an eight film layer comprising a transparent dielectric material.
 - 46. A substrate bearing a low-emissivity coating, the low-emissivity coating comprising, moving outwardly from the substrate:
 - a) a first film layer comprising silicon dioxide formed directly upon the substrate at a thickness of less than 100 angstroms;
 - b) a second film layer comprising an oxide of zinc and tin;
 - c) a third film layer comprising an oxide of zinc;
 - d) a fourth film layer comprising an infrared-reflective material;

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		e)	a protective fifth film layer formed directly upon the fourth film layer;
5		f)	a sixth film layer comprising an oxide of zinc;
		g)	a seventh film layer comprising an oxide of zinc and tin;
		h)	an eighth film layer comprising an oxide of zinc;
10		i)	a ninth film layer comprising an infrared-reflective material;
		j)	a protective tenth film layer formed directly upon the ninth film layer;
		k)	an eleventh film layer comprising an oxide of zinc;
		I)	a twelfth film layer comprising an oxide of zinc and tin; and
H Total Han		m)	a thirteenth film layer comprising silicon nitride.
F20	47.		estrate bearing a low-emissivity coating, the low-emissivity coating rising, moving outwardly from the substrate:
25		a)	a first film layer comprising silicon dioxide formed directly upon the substrate at a thickness of less than 100 angstroms;
		b)	a second film layer comprising titanium oxide or silicon nitride;
		c)	a third film layer comprising an oxide of zinc;
30		d)	a fourth film layer comprising an infrared-reflective material;

- e) a protective fifth film layer formed directly upon the fourth film layer;
- f) a sixth film layer comprising silicon nitride;
- g) a seventh film layer comprising an oxide of zinc;
 - h) an eighth film layer comprising an infrared-reflective material;
 - j) a protective ninth film layer formed directly upon the eighth film layer; and
 - k) a tenth film layer comprising silicon nitride.